

# INDEX

## INDEX

# INDEX

- ADMINISTRATION OF THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, Gerald Monsman, 35-42
- ALLOWANCES TO DEPENDENTS OF SERVICEMEN IN THE UNITED STATES, Denzel C. Cline, 1-8
- Allowances to servicemen's dependents
  - administration of, 4-6
  - amounts of, 2-3
  - as affected by Pay Readjustment Act, 3-4
  - Australian system, 14
  - British system
    - administration of, 13-14
    - cessation of allowances, 14
    - cost of, 20
    - dependents' (other than family) allowances
      - computation of, 12
      - eligibility for, 12
      - government contribution based on soldier's allotment, 12
    - development of, 9-10
    - family allowances
      - amounts of, 11-12, 19
      - based on serviceman's pay, 10-11
      - government contribution based on soldier's allotment, 11
      - prewar, 9
    - family distinguished from other dependents, 10, 12
    - liberalization of, 9-10, 20-21
    - numbers of applications and grants, 19-20
    - War Service Grant
      - computation and basis of, 11-12
      - defined, 10
  - Canadian system, 15
  - comparison of British and Dominion systems, 14-15
  - comparison of British and United States systems, 15-17
  - cost of, 7-8
  - effective period of, 6
  - eligibility for, 2-3, 5, 6
  - government contribution to, 2-3
  - New Zealand system, 14-15
  - relative significance of, in U. S. and Great Britain, 18-19
  - servicemen's allotments for, compulsory and voluntary, 2-3, 15, 16
  - See also Servicewomen
- Anderson, John, 11
- BENEFITS TO WOMEN'S ARMY AUXILIARY CORPS, 156-157
- BODFISH, MORTON, The Soldier and Real Estate Leases, 58-61
- BRECHT, ROBERT P., Collective Bargaining and Re-employment of Veterans, 94-103
- Breining, Harold W., quoted, 74
- BROWNE, HAROLD F., Company Policies Affecting Employees in Service, 22-27
- BUEHLER, ALFRED G., Military Pensions, 128-135
- CARTWRIGHT, MORSE A., Re-education of the Returned Soldier and Sailor, 111-121
- Civil actions against servicemen
  - institution of suit, 30-31
  - judgment for want of appearance, 31
  - postponement of trial and judgment, 31-33
  - stay of enforcement of tax liens, 52-53
  - stay of execution on judgment, 33
  - stay of proceedings re mortgage obligations, 51-52
- Civil obligations, wartime relief from in Great Britain
  - applies to both servicemen and civilians, 62
  - protection of debtors
    - under Courts (Emergency Powers) Acts, 63-64
    - under Liabilities (War Time) Adjustment Act of 1941, 64
    - administration of, 65-66
    - distinguished from bankruptcy, 65, 66
    - in evacuation areas, 66-67
  - protection of tenants, 67-68
- Civil obligations of servicemen
  - in Great Britain, payable by Government, 11, 16
  - moratory relief from
    - as affecting consumer credit, 43-50
    - distinguished from bankruptcy, 28
    - during Civil War and first World War, 28-29
    - extended beyond period of service, 33, 51-52
    - obligations not canceled by, 28, 43, 54
    - re leased property, 30, 58-61
    - re life insurance, 30
    - re mortgages, 30, 40, 51-57
    - re tax claims, 30
    - tends to additional moratoria, 59
  - voluntary adjustment of, 32, 35, 49-50, 53, 56, 60
  - See also Civil actions against servicemen; Consumer credit
- Clark, Evans, cited, 56
- Cleveland, Grover, 130
- CLINE, DENZEL C., Allowances to Dependents of Servicemen in the United States, 1-8
- COLLECTIVE BARGAINING AND RE-EMPLOYMENT OF VETERANS, Robert P. Brecht, 94-103
- COMPANY POLICIES AFFECTING EMPLOYEES IN SERVICE, Harold F. Browne, 22-27
- Conant, R. J. E., quoted, 10

Consumer credit

- amount of, owed by servicemen, 44
- attitudes of servicemen toward, 49-50
- credit extension as affected by Soldiers' and Sailors' Civil Relief Act, 48-49
- credit judgment, 46-47
- credit psychology, 45-48
- factors in shrinkage of consumer debt, 48
- rates for, limited for servicemen, 39, 43
- restrictions on, under Regulation W, 44, 48
- status of installment contracts and small loans under Soldiers' and Sailors' Civil Relief Act, 38-40

CONSUMER CREDIT AND THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, M. R. Neifeld, 43-50

Court decisions

- re postponement of trial of servicemen, 31, 32
  - re stay of execution of judgment against servicemen, 33
- Cripps, Stafford, 11

Delsius, J. Gordon, cited, 44

Demobilization, dislocations caused by, 111-112

Dependents of servicemen

- British, enjoy supplementary real income, 18-19
- classification of, 2-3
- factors in maintaining their prewar homes, 60-61
- provision for, in newspaper industry, 99
- relation of, to Selective Service, 6-7
- relief of, under Soldiers' and Sailors' Civil Relief Act, 30, 36-40, 53
- re rental problems, 37-38, 58

See also Allowances to servicemen's dependents; Civil obligations, wartime relief from in Great Britain; Postwar compensation to veterans—pensions; Servicemen's allotments for dependents; Servicewomen

Disabled servicemen

- British allowances for training and dependents of, 18
- rehabilitation of
  - a responsibility of the Federal Government, 115, 120-121
  - after first World War, 112, 120

Draft selection, preference shown to men with families, 6-7

Education and training of veterans

- a responsibility of educational groups, 115, 116
- agencies and programs for, 116-117, 118-119
- counseling service, 116, 117
- financing and administration of, 114-115
- for personal adjustment, 116
- immediate preparation for, 112, 116, 117, 118

necessity for, 112-113

range of training needs, 116, 117, 119

studies of, by Commission on Post-War Training and Adjustment, 113-114

training of counselors, teachers, and administrators, 117-118

See also Disabled servicemen; In-service education and training

Edwards, W., 14

Elizabeth, Queen of England, 129

Employer subvention of servicemen

does not affect dependents' allowances in U. S., 16

management attitudes toward, 22-24, 27, 97

may reduce government allowances to dependents in Britain, 16

payment of insurance premiums, 25, 80-81, 96, 99

policies re executives, 26

policies re Maritime Service, 26-27

policies re women, 26

separation pay, 24-25, 98-99

See also Re-employment of servicemen

Evans, Bette, 152

Family allowances, see Allowances to servicemen's dependents

FAMILY ALLOWANCES: AN ANGLO-AMERICAN CONTRAST, Helen Tarasov, 9-21

Federal civil service employees, number of, 109

FINANCIAL RECOGNITION OF EX-SERVICEMEN, John G. Herndon, 122-127

FISHER, ERNEST M., The Serviceman and the Mortgage Market, 51-57

Garner, John Nance, 124

Gore, Albert, 127

Group insurance

cancellation of, for servicemen, 25, 99

high rates on, for servicemen, 25, 80

premiums paid by employers for servicemen, 25, 80-81, 96

Hamilton, A. N., cited, 48

Harrison, Benjamin, 130

Hartley, Fred A., 127

Health services for servicewomen, 153-154

Heckman, A. A., cited, 46

Hepner, Harry W., cited, 46

HERNDON, JOHN G., Financial Recognition of Ex-servicemen, 122-127

Hibbard, Benjamin Horace, cited, 143, 144

HINES, FRANK T., Insurance Protection Under Soldiers' and Sailors' Civil Relief Act, 69-75

—, National Service Life Insurance, 83-93

Hobby, Oveta Culp, 157

Housing, scarcity of, caused by war, 62

See also Land and homes for veterans; Real estate

**Income**

- civilian wage rates, U. S. and Britain, 17-18
- comparison of service pay with civilian wages, U. S. and Britain, 17-18
- of servicemen
  - pay rates, 3, 15
  - British, 11, 15
  - British and U. S. compared, 20
  - supplementary income, British and U. S. compared, 17-19

**Income tax**

- deferment of, for servicemen, 30, 126
- exemption higher for servicemen than for civilians, 15
- postwar credit for servicemen, 126

**In-service education and training**

- an aid to postwar adjustment, 118, 154-155, 157
- training within industry, 119

**Installment contracts, *see* Consumer credit****Insurance, *see* Group insurance; Life insurance; Social insurance****INSURANCE PROTECTION UNDER SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, Frank T. Hines, 69-75****JAMISON, CHARLES L., Re-employment of Ex-servicemen in Public Positions, 104-110****Johnsen, Julia E., cited, 122****Johnson, Edwin C., 125****Kennedy, Martin J., 126****KLINE, CHESTER A., The Life Insurance Policy During Wartime, 76-82****Labor unions**

- effort of, to protect servicemen's interests, 94
- significance of, 101-103
- provisions in agreements of
  - for dependents of servicemen, 99
  - for servicemen: seniority, re-employment, separation pay, insurance benefits, 96-99
  - for workers in war jobs, 100-101

**LAND AND HOMES FOR RETURNING SERVICEMEN, David T. Rowlands, 143-151****Land and homes for veterans**

- Canadian program for, 147-149
- principles of, 144
- purposes of, 147
- grants not utilized by veterans, 143-144
- motives for land grants, 143, 144, 146, 147, 149

**New Zealand program for, 149-150****principles of, 144****United States policy regarding**

- contrasted with Canadian and New Zealand policies, 146

**history of preferences, 143, 144-145****questions to be decided, 150-151**

should have rehabilitation as its goal, 146-147

state systems, 145-146

*See also* Housing; Postwar compensation for veterans; Real estate

Landlords and lessees, *see* Real estate

Lane, Thomas J., 126

**Legal aid for servicemen and their dependents**

- in Great Britain, 68
- necessity for, 36
- organization of, 41-42
- types of problems: rent, installment contracts, loans, mortgages, insurance, marital relations, 37-40

**Legislation****benefiting servicemen**

- in Civil War, 28
- in World War I, 29
- in World War II, 1-4, 22
- re postwar compensation for veterans of World War I, 122-124
- re re-employment of veterans, 94, 104-105
- veteran preference laws, 107-108
- Veterans' Land Act of 1942 (Canadian), 147

**British**

- Courts (Emergency Powers) Acts, 62-64
- Liabilities (War Time) Adjustment Act of 1941, 64-67

**Rent Acts, 67-68**

*See also* Pay Readjustment Act of 1942; Soldiers' and Sailors' Civil Relief Act

**Life insurance****for servicemen****National Service Life Insurance**

- advantages of, 92
- benefits are in addition to pensions, 93
- compared with War Risk Insurance, 90-92
- cost of, to Government, 92-93
- coverage of, 89-90, 154
- features of, 80, 87-89
- financing of, 89
- open to most servicewomen, 154
- premium rates of, 92
- proposal for deferment of premiums on, 126-127
- provided by the Government, 25
- schedule of monthly payments to beneficiaries by age, 91
- premium payment methods, 81
- guarantee by Government, 69
- undesirable, 81
- payment by employers, 25
- procedure for death claims, 81-82
- protection of, under Soldiers' and Sailors' Civil Relief Act, 39, 40
- administration of, 73-74
- compared with policy provisions, 69-70

- government experience under 1918 act, 70-71
- importance of, 74-75
- persons protected, 71-72
- policies protected, 72-73
- weaknesses of, under 1940 act, 71
- United States Government Life (converted) Insurance
  - financing and features of, 86-87
  - present coverage under, 87
- War Risk Insurance (1917)
  - as benefiting private life insurance, 93
  - compared with National Service Life Insurance, 90-92
  - coverage under, 85
  - features of, 83-85
  - financing of, 85
- recent changes in policies, 76
- war clauses in policies
  - Canadian and British practice regarding, 78
  - diversity of, 77-78
  - effort toward uniformity of, 78-79
  - limitations of, 79-80
  - necessity for, 76-77
- See also Group insurance
- LIFE INSURANCE POLICY DURING WARTIME, THE, Chester A. Kline, 76-82
- Loans, see Consumer credit
- Lynch, Walter A., 125
- McAfee, Mildred H., Women's Reserves, 152-155
- Mackenzie, Ian A., cited, 144
- Marital relations
  - as affected by compulsory allotment for Class A dependents of servicemen, 40
  - waiting periods for marriage licenses waived for servicemen, 40
- May, Andrew J., 125
- Medlicott, Frank, quoted, 12, 13
- MILITARY PENSIONS, Alfred G. Buehler, 128-135
- Milner, James, 11, 14
- MONSMAN, GERALD, Administration of the Soldiers' and Sailors' Civil Relief Act, 35-42
- MORATORIA AND THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, Robert H. Skilton, 28-34
- Morrison, J. G., 17
- Mortgages and mortgagors, see Real estate
- Myrdal, Alva, cited, 9
- NATIONAL SERVICE LIFE INSURANCE, Frank T. Hines, 83-93
- NEIFELD, M. R., Consumer Credit and the Soldiers' and Sailors' Civil Relief Act, 43-50
- O'Leary, James A., 125
- Osborn, Frederick H., 112
- Pay rates for servicemen, see Income
- Pay Readjustment Act of 1942
  - as affecting dependents' allowances, 3-4
  - solves rental problems for commissioned officers' dependents, 60
- Pensions, military, see Postwar compensation to veterans
- Ploeser, Walter C., 125
- Postwar compensation to veterans
  - demand for, 122, 125
  - a form of political pressure, 128-130
  - following World War I, 122-124
  - past forms of, 122
  - pensions
    - costs of, 131-132
    - demand for, not eliminated by War Risk Insurance, 86
    - distribution of, by wars, 132
    - history of, 129-131
    - number of pensioners, 132
    - principles of, 132-133
    - rates of payments to veterans' dependents, 93
    - reasons for, 129
    - relation of, to social insurance, 133-135
    - types of, 128
  - proposed forms of, 136
  - bond purchase credit, 126
  - continuation of pay, 125
  - deferment of insurance premiums, 126-127
  - income tax credit, 126
- See also Land and homes for veterans; Social insurance
- Pressure groups: war veterans, 128-130
- Rates
  - for consumer credit
    - limitation of, for servicemen, 39, 43
  - of allowances to servicemen's dependents
    - British Dominions, 14-15
    - Great Britain, 9, 11-12
    - United States, 2-4
  - of payments under National Service Life Insurance, 91
  - of pensions to veterans' dependents, 93
  - on group life insurance, high for servicemen, 25, 80
  - pay rates of servicemen, see Income
  - premium rates for National Service Life Insurance, 92
- Real estate
  - as affected by Soldiers' and Sailors' Civil Relief Act
    - added risk to mortgage lenders, 56-57
    - dependents of servicemen included in some provisions, 53, 58
    - provisions affecting title to property, 53
    - status of landlord and tenant, 30
    - attitudes of real estate men, 59-60
    - discretion of courts regarding, 58



- relief to landlords, 30, 54, 58-59
- stay of eviction proceedings, 37-38, 58
- termination of leases, 59
- status of mortgagee and mortgagor, 30, 40, 54
- coverage of mortgage provisions of the act, 55-56
- discretion of courts regarding, 52, 55
- factors affecting ability to meet obligation, 54-55
- stay of enforcement of obligations, 51-52
- voluntary adjustments possible, 53, 56
- status of mortgages insured by Federal Housing Administration, 57
- stay of enforcement of tax liens, 52-53
- wholesome effect of rental sections of the act, 60-61
- estimates of total mortgage indebtedness outstanding, 56
- in Great Britain
  - control of rents, 67
  - protection against eviction, 67-68
  - wartime status of mortgagees and mortgagors, 64
  - involved in rent-controlled houses, 68
- See also Housing; Land and homes for veterans
- RE-EDUCATION OF THE RETURNED SOLDIER AND SAILOR, Morse A. Cartwright, 111-121
- RE-EMPLOYMENT OF EX-SERVICEMEN IN PUBLIC POSITIONS, Charles L. Jamison, 104-110
- Re-employment of servicemen
  - as affecting workers taking their places, 100-101, 108-109
  - government interest in, 94
  - in public positions
    - as affecting efficiency of public service, 106, 107, 108-110
    - cost of, 109-110
    - difficulties of, 105-107, 109
    - state reinstatement laws, 104-105, 106-107
    - veteran preference would be more desirable, 107-108
  - legal provision for, 22, 94-95, 104-105
  - inadequacy of, 95-96
  - terms of, 22, 95-96, 104
  - seniority status, 24, 95, 96-97
  - specified in union agreements, 96-99
- Reynolds, Robert R., 125
- Roosevelt, Franklin D., 94, 124
- quoted, 136
- ROWLANDS, DAVID T., Land and Homes for Returning Servicemen, 143-151
- Sakmann, Marianne, cited, 9
- SANDERS, ROWLAND FREDERICK JOHN, Wartime Relief from Civil Obligations in Great Britain, 62-68
- Selective Training and Service Act of 1940, provides for re-employment of servicemen, 22, 94, 104
- SERVICEMAN AND THE MORTGAGE MARKET, THE, Ernest M. Fisher, 51-57
- Servicemen's allotments for dependents compulsory and voluntary, 2-3, 15
- in Great Britain
  - government contribution contingent on, 11, 12, 20
  - graduated according to pay, 11
  - optional, 15
- Servicemen's Dependents Allowance Act of 1942
  - scope and provisions of, 1-3
- Servicewomen
  - British, covered by unemployment insurance, 140
  - British, paid at two-thirds of men's rates, 11
  - covered by Soldiers' and Sailors' Civil Relief Act, 29-30, 154, 156
  - dependents' eligibility for all allowances in U. S. and Britain, 12, 15, 152-153, 156
  - employer attitudes toward, 26
  - excluded from certain benefits, 153, 156
  - in-service education and training of, for postwar adjustment, 154-155, 157
  - medical care for, 153-154
  - most servicewomen eligible for National Service Life Insurance, 154
  - WAAC members, benefits open to, 156-157
- SKILTON, ROBERT H., Moratoria and the Soldiers' and Sailors' Civil Relief Act, 28-34
- cited, 44
- Smith, Reginald Heber, cited, 35
- Social insurance
  - coverage of servicemen by, 133-135
  - unemployment insurance for veterans
    - a Federal responsibility, 140
    - British system of, 140
    - problems of: rate, duration, total amount, and eligibility, 140-141
    - proposed Federal legislation for, 140
    - state provisions for, 137-138
    - inadequacy of, 138-139
- SOLDIER AND REAL ESTATE LEASES, THE, Morton Bodfish, 58-61
- Soldiers' and Sailors' Civil Relief Act
  - administration of, a legal aid responsibility, 36
  - coverage of, 29-30, 154
  - effective date of act and amendments, 29, 70
  - effectiveness of, 35
  - increasing importance of, 33-34
  - information needed by servicemen regarding, 36-37
  - nature and purpose of, 28, 43-44, 54, 58
  - sources on technicalities of, 44
  - superseded relief clauses of previous laws, 70

weaknesses of 1940 act, leading to amendments of 1942, 71

*See also* Civil actions against servicemen; Civil obligations of servicemen; Consumer credit; Insurance; Real estate

Stewart, Dwight A., cited, 45

Taft, Robert A., 126

TARASOV, HELEN, Family Allowances: An Anglo-American Contrast, 9-21

Thomason, R. Ewing, quoted, 4

Tinker, J. J., quoted, 10

Twinem, Linn Kenneth, cited, 44

Unemployment insurance, *see* Social insurance  
UNEMPLOYMENT INSURANCE AND THE RETURN-  
ING SERVICEMAN, William H. Wandel,  
136-142

Van Zandt, James E., 125

Veteran preference more desirable than compulsory reinstatement, 107-108

Wages, *see* Income

WANDEL, WILLIAM H., Unemployment Insur-

ance and the Returning Serviceman, 136-142

WARTIME RELIEF FROM CIVIL OBLIGATIONS IN GREAT BRITAIN, Rowland Frederick John Sanders, 62-68

Wiesner, Richard O., cited, 44

Willink, Henry U., 19; quoted, 13

Women

British

in servicemen's families, benefit by social provisions, 18-19

wages of, lower than men's, 18

legal status of servicemen's wives as affecting allowances, 2-3

British and U. S. systems compared, 16, 19

*See also* Servicewomen

WOMEN'S RESERVES, Mildred H. McAfee, 152-155

Workers taking places of servicemen

costliness of, 110

protection of seniority rights of, 100-101

temporary status of, 100-101, 108-109

Wyckoff, DeWitte, 51

York, Christopher, quoted, 14